

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Deutsche Bank National Trust Company, as Trustee, in
trust for the registered holders of Morgan Stanley ABS
Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through
Certificates, Series 2007- HE5

In Re:

Sonya K. Royster,

Debtor.



Order Filed on April 7, 2022
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-28873 SLM

Adv. No.:

Hearing Date: 3/23/2022

Judge: Stacey L. Meisel

ORDER CURING ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: April 7, 2022

A handwritten signature in cursive script, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Sonya K. Royster

Case No: 19-28873 SLM

Caption of Order: ORDER CURING ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through Certificates, Series 2007-HE5, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 380 Watsessing Avenue, Bloomfield, NJ, 07003, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 15, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2021 through March 2022 for a total post-petition default of \$19,312.36 (3 @ \$2,417.10, 6 @ \$2,411.16, less suspense balance of \$2,405.90); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$19,312.36 will be paid over nine months by Debtor remitting \$1,609.36 per month for eleven months and \$1,609.40 for on month in addition to the regular monthly mortgage payment, which additional payments shall begin on April 1, 2022 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2022, directly to Secured Creditor care of its servicer, SPS, Inc., P.O. Box, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post petition fee notice, which is to be paid through Debtors' Chapter 13 plan, and that this certification is hereby resolved.